

# 'Web-First' Authentication (No PIN Number)

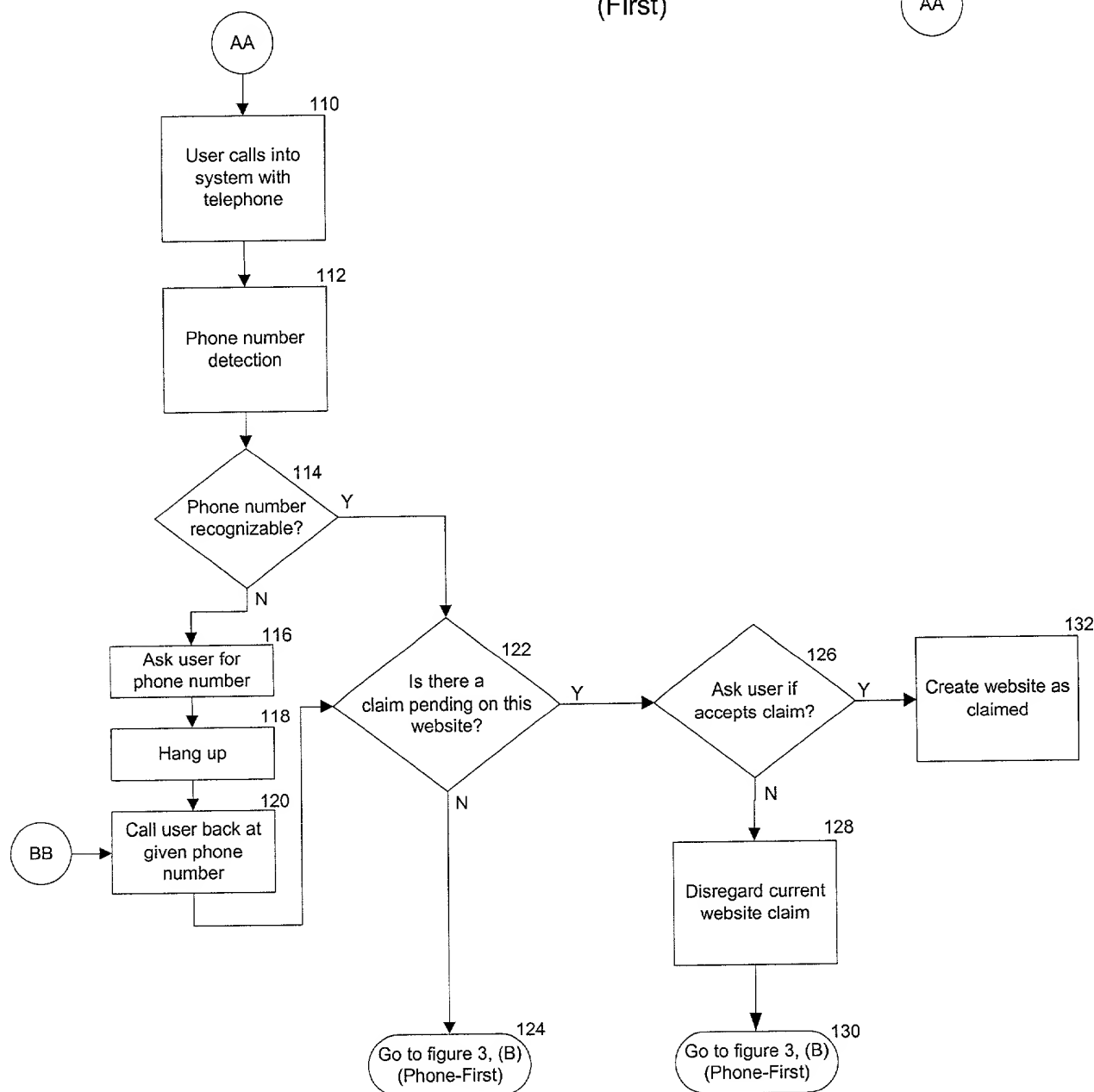
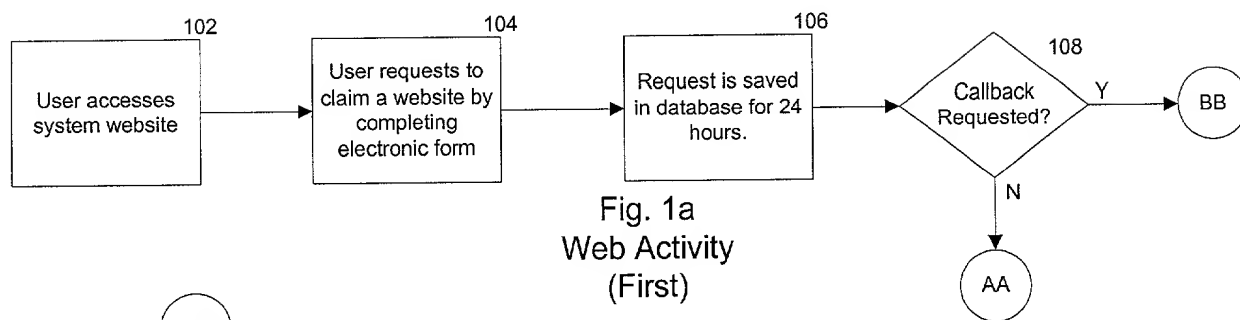


Figure 1

# 'Web-First' Authentication (PIN Number Utilized)

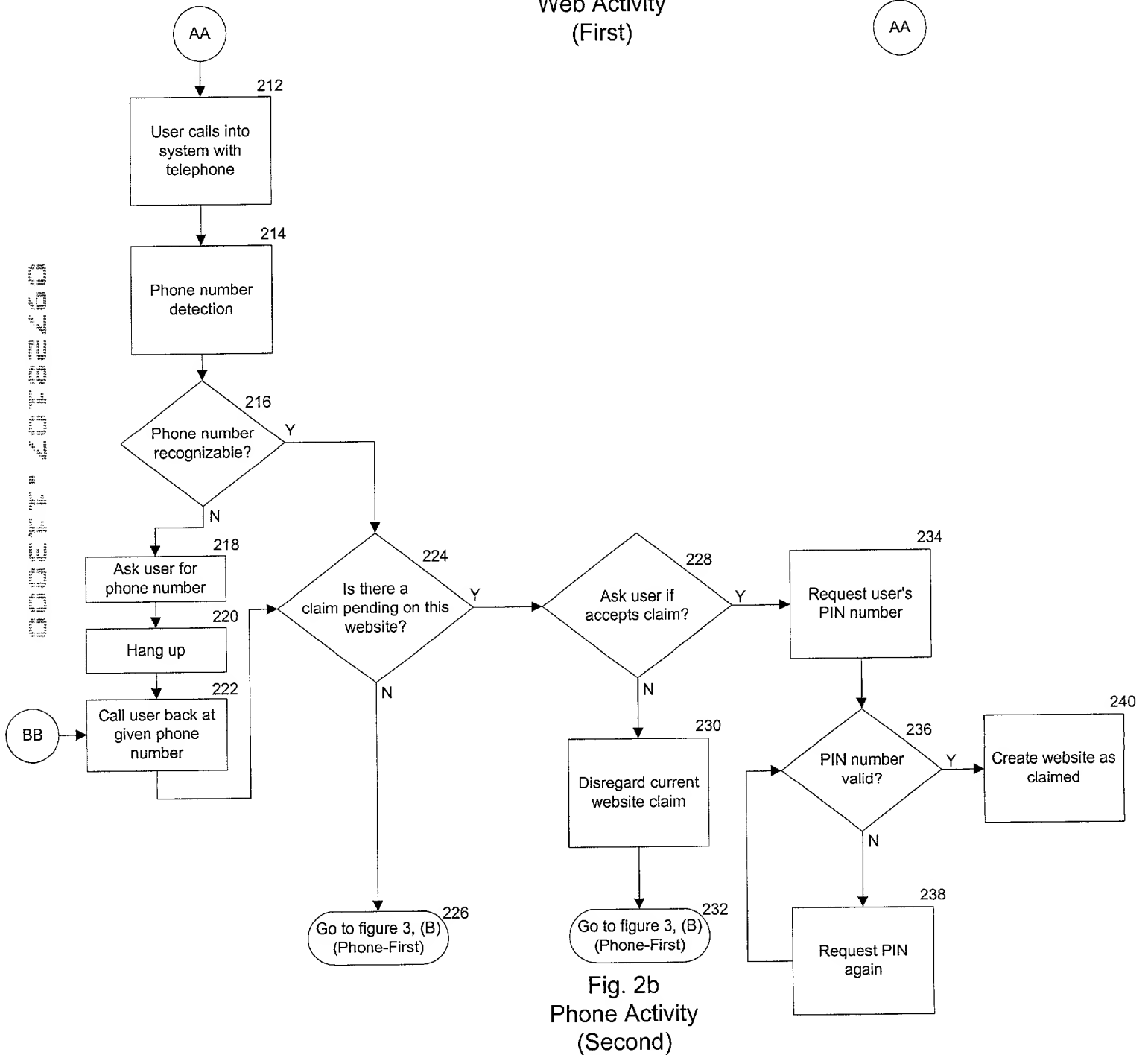
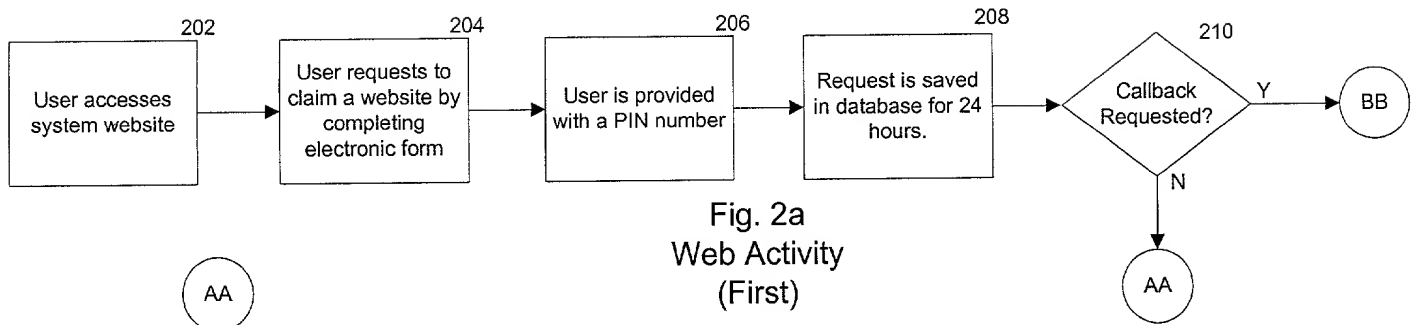


Figure 2

# 'Phone-First' Authentication

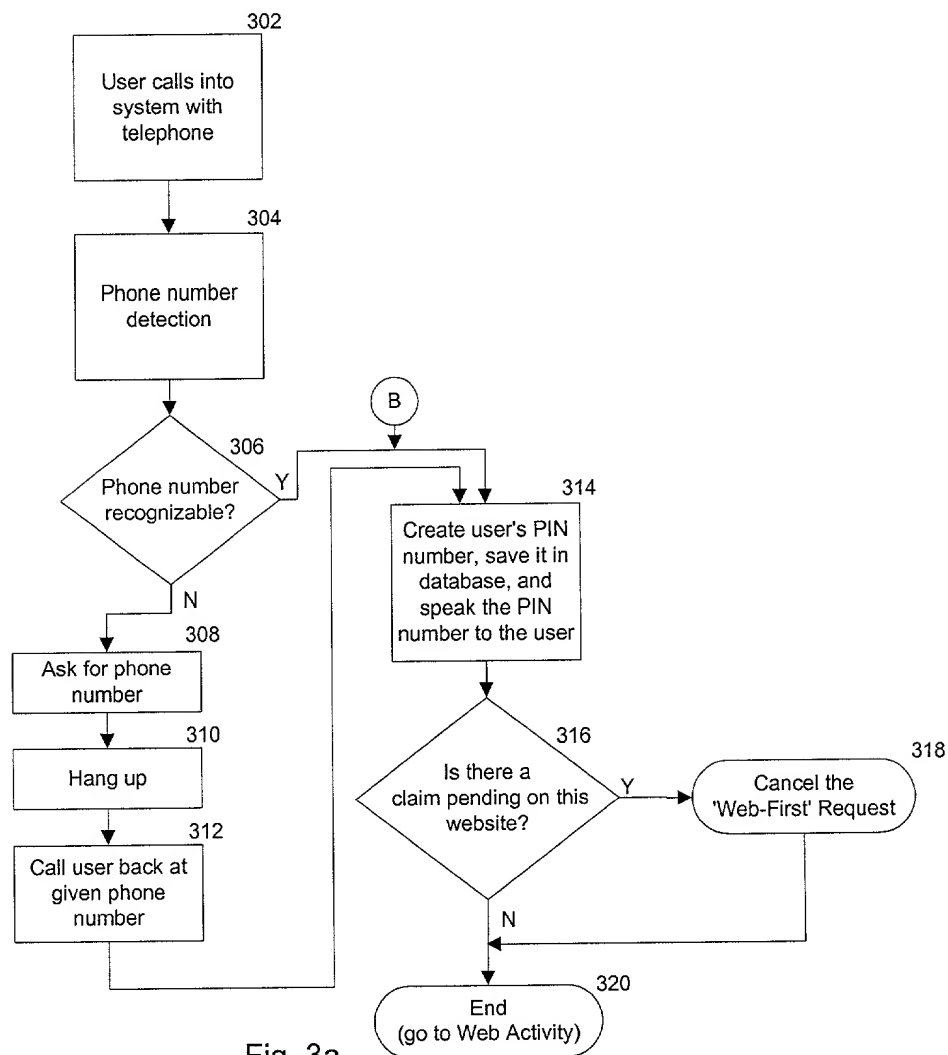


Fig. 3a  
Phone Activity  
(First)

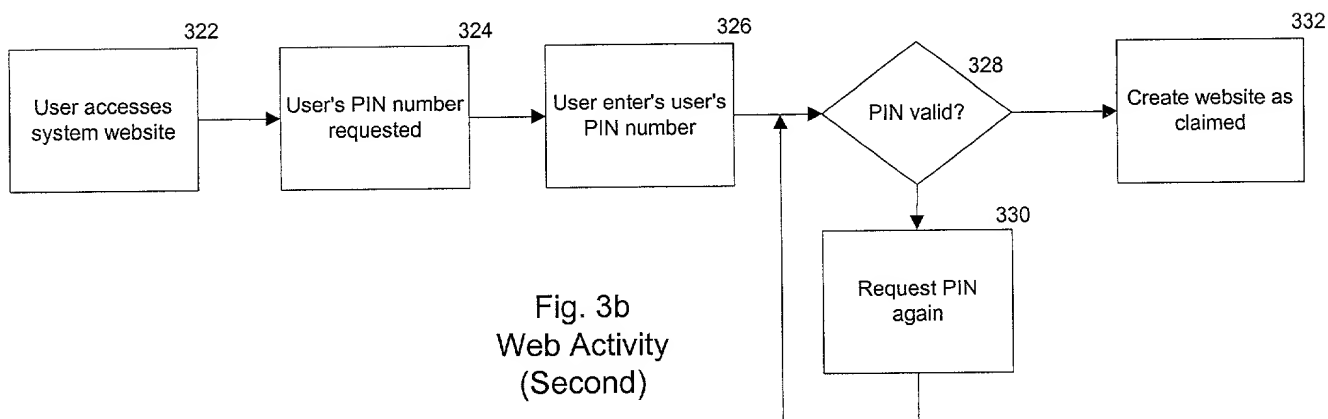


Fig. 3b  
Web Activity  
(Second)

# Phone Script Flowchart

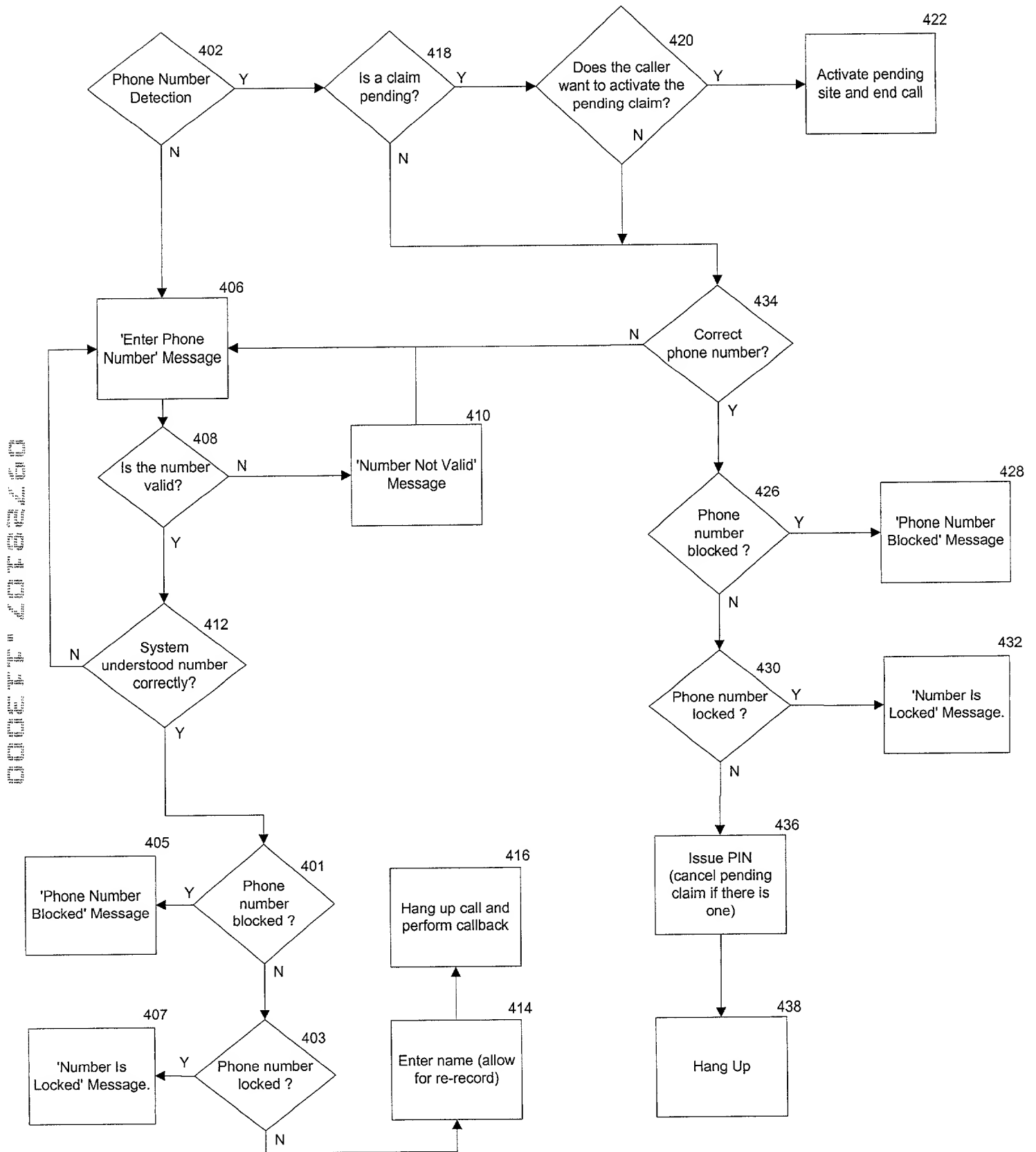


Figure 4